

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James M. Sushinski
Jenny M. Sushinski
Debtors

Case No. 25-01060-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Jul 31, 2025

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2025:

Recip ID	Recipient Name and Address
db	+ James M. Sushinski, 52 Creekside Drive, Lebanon, PA 17042-4610
jdb	+ Jenny M. Sushinski, 334 Lehman Street, Lebanon, PA 17046-3884
5705003	+ LOA Orthodontics, 14 Copperfield Circle, Lititz, PA 17543-9481

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5704995	+ EDI: CITICORP	Jul 31 2025 22:39:00	CBNA/Wayfair Mastercard, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
5704993	+ EDI: CAPITALONE.COM	Jul 31 2025 22:39:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5704994	+ EDI: CAPITALONE.COM	Jul 31 2025 22:39:00	Capital One N.A. Quicksilver), PO Box 31293, Salt Lake City, UT 84131-0293
5704996	+ EDI: CITICORP	Jul 31 2025 22:39:00	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
5704997	EDI: WFNNB.COM	Jul 31 2025 22:39:00	Comenity Bank/Sony Visa, PO Box 18279, Columbus, OH 43218
5704998	EDI: WFNNB.COM	Jul 31 2025 22:39:00	Comenity Bank/Victoria Secret, PO Box 18279, Columbus, OH 43218
5704999	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 31 2025 18:46:00	Department of Education, 121 South 13th Street, Lincoln, NE 68508-1911
5705000	+ EDI: DISCOVER	Jul 31 2025 22:39:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
5705002	+ Email/Text: crdept@na.firstsource.com	Jul 31 2025 18:46:00	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
5705004	+ Email/Text: bankruptcydp@mcmcg.com	Jul 31 2025 18:46:00	Midland Credit Mgmt, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
5705005	+ EDI: G2RSPSECU	Jul 31 2025 22:39:00	P S E C U, Attention: Bankruptcy, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
5705006	^ MEBN	Jul 31 2025 18:42:41	Patenaude & Felix, A.P.C., 9619 Chesapeake Drive, Suite 300, San Diego, CA 92123-1392
5705007	^ MEBN	Jul 31 2025 18:42:21	Patenaude & Felix, A.P.C., 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
5705008	+ Email/PDF: ebnnotices@pnmac.com	Jul 31 2025 19:01:09	Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387

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5705009	+ EDI: SYNC	Jul 31 2025 22:39:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5705010	+ EDI: SYNC	Jul 31 2025 22:39:00	Synchrony Bank/Harbor Freight, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5705011	+ EDI: SYNC	Jul 31 2025 22:39:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5705012	+ EDI: SYNC	Jul 31 2025 22:39:00	Synchrony Bank/PayPal, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5705013	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jul 31 2025 19:01:09	Wells Fargo Bank, N.A., PO Box 393, Minneapolis, MN 55480-0393

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5705001		EDFinancial Service LLC, 120 North Seven Oaks Drive, TN 37992

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
John J Ferry, Jr	on behalf of Debtor 2 Jenny M. Sushinski jackferry2@gmail.com jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com
John J Ferry, Jr	on behalf of Debtor 1 James M. Sushinski jackferry2@gmail.com jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfbis.com,trusteenoticesbox@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **James M. Sushinski**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 **Jenny M. Sushinski**
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:25-bk-01060-HWV**

Social Security number or ITIN xxx-xx-6806

EIN _____

Social Security number or ITIN xxx-xx-3623

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James M. Sushinski

Jenny M. Sushinski

By the
court:

7/31/25



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.